

Open Enrollment 2012

A guide to making your best choice



Comparing CDHP 1 and 2 and Traditional PPO

Sample Case #2:

The Williams' are a middle-aged couple with family health care coverage. Both Mr. and Mrs. Williams have annual physicals which include vaccines and routine lab work. Mrs. Williams also has a routine annual mammogram. Late in January Mrs. Williams visits the local ER believing she is having a heart attack. This is ultimately diagnosed, after multiple tests, as an anxiety attack and she is released from ER and sent home. Between them, the Williams take three generic medicines for chronic conditions which are filled at a retail pharmacy. The Williams use only in-network providers for their health care needs.

Description	Amount	Date
Annual Physicals	\$ 200.00	January
Routine Labs w/ Physicals	\$ 150.00	January
Vaccines w/ Physicals	\$ 200.00	January
Annual Mammogram	\$ 200.00	January
ER visit with Tests	\$ 3,000.00	January
Generic Chronic Condition RX	\$ 1,300.00	Jan - Dec.
Total Cost of Services	\$ 5,050.00	

	CDHP 1 \$ 5,000.00	CDHP 2 \$ 3,000.00	Trad PPO \$ 1,500.00
Annual Deductible			
Annual Physicals	\$ -	\$ -	\$ -
Routine Labs w/ Physicals	\$ -	\$ -	\$ -
Vaccines w/ Physicals	\$ -	\$ -	\$ -
Annual Mammogram	\$ -	\$ -	\$ -
ER Visit			
Applied to Deductible	\$ 3,000.00	\$ 3,000.00	\$ 1,500.00
Co Insurance	\$ -	\$ -	\$ 450.00
Cost of ER Visit	\$ 3,000.00	\$ 3,000.00	\$ 1,950.00
Generic Chronic Condition RX			
Applied to Deductible	\$ 1,300.00	\$ -	\$ -
Incurred with Co Insurance	\$ -	\$ 360.00	\$ 360.00
Cost of Chronic Condition RX	\$ 1,300.00	\$ 360.00	\$ 360.00
Total Point of Service Employee Costs	\$ 4,300.00	\$ 3,360.00	\$ 2,310.00
Plan Cost of Services	\$ 750.00	\$ 1,690.00	\$ 2,740.00

Employee Premium Contribution	\$ 411.32	\$ 2,233.40	\$ 9,136.40
State's HSA Contribution	\$ 2,249.52	\$ 1,347.84	\$ -
Net Cost to Employee	\$ 2,461.80	\$ 4,245.56	\$11,446.40

Footnote: Employee takes advantage of the Non-Tobacco Use Incentive